

# Premier Care



**FORTE TOKO**  
ASSURANCE

## PREMIER CARE

Premier Care is a health insurance package which offer in-patient (IPD), out-patient (OPD) and personal accident benefits providing those living in Laos the opportunity to access **the best medical networks in Laos and Thailand.**

There are three Premier Care plans, each including hospitalization plus two optional benefits out-patient (OPD) and personal accident.

Simply present your medical card at our network of hospitals and we will take care of the billing.

## AREA OF COVERAGE

- + Thailand and Laos.
- + Coverage for treatment outside of Thailand and/or Laos only for unforeseen injuries or illnesses that require medical treatments as an inpatient.

## ELIGIBILITY

- + Individual including family (Spouse and children).
- + Must be Laos Citizen residing in Laos and foreigners who is lawfully living in Laos.
- + Those who are between the ages of 15 days to 64 years old.
- + Renewal up to 72 years old.
- + Children between the ages of 15 days to 18 years old must apply together with the parent and the coverage plan must be equivalent and cannot be higher than the parent's plan.



## COVERAGE

### In-patient Benefits (IPD)

- Hospital room, surgery room, meals, medical care and miscellaneous costs.
- Intensive Care Unit and Cardiac Intensive Care Unit.
- Surgical fees including consultations and post-surgery care.
- Implant surgery for heart, lungs, kidneys, liver and bone marrow.
- Anesthetics including anesthetist fees.
- Continuous medical care at home after hospital admission.
- General medical fees including examinations, diagnostic, X-rays, medicines, blood transfusions, wheelchair rentals and surgical tools.
- Doctor bed visitation.
- Specialist consultation.
- Pre-hospitalization treatment. (within 30 days prior to the hospital admission)
- Post-hospitalization treatment. (within 60 days from the hospital discharge)

### Out-patient Benefits (OPD)

- General Medical fees including, examinations, medication, X-rays, lab tests, minor surgery, wound dressing, chemotherapy, radiation and alternative medicine as recommended by medical practitioner.

### Personal Accident Benefits (PA)

- Death, permanent total disability, loss of limbs and permanent blindness.

## WAITING PERIOD

- 30 days from inception date of the policy.
- 120 days from inception date of policy for special diseases.

## SPECIAL DISEASES

All types of tumor, cyst, cancer, hemorrhoid, all types of hernia, pterygium or cataract, surgery of tonsils or adenoids, all types of stone, varicose in the legs and endometriosis.

## MAJOR EXCLUSIONS

1. Pre-existing condition.
2. Congenital abnormalities
3. AID or any sexually transmitted diseases.
4. Wars or terrorism.
5. Suicide or attempted self-inflicted injury
6. Involved in dangerous sport such as car racing, martial art, scuba diving, boxing
7. Overdose of illegal drugs or substance or intoxicated.
8. Whilst committing a crime or illegal act.
9. Vaccination except after been bitten.
10. Pregnancy, miscarriage, abortion, childbirth, infertility care, sterilization or contraception.

## DIRECT BILLING AGREEMENT

Premier Care has direct billing agreement with over 400 hospitals/clinics in Laos and Thailand.

## HOW CAN I PURCHASE PREMIER CARE INSURANCE?

Simply call our team of specialist advisors and schedule an appointment with a sales consultant or come to any of our offices for free, no obligation consultation.

### Free consultation:

Office: (+856) 21 264 712-5  
Sales: (+856) 20 5456 8656, (+856) 20 2888 5556

## TABLE OF BENEFITS

Coverage	Plan 1	Plan 2	Plan 3
	Access all Hospital	Access all Hospital	Access all Hospital
Maximum benefit per policy year	500,000	750,000	1,000,000
Maximum benefit per disability/per accident	50,000	75,000	100,000
<b>In-patient (IPD) Benefits</b>			
1. Hospital room, surgery room, meals, medical care and miscellaneous (Max per day)	3,000	4,000	5,000
2. Intensive care unit and cardiac intensive care unit (Max Per Day)	6,000	8,000	10,000
3. Surgical fees including consultations and post-surgery care (Max per disability/per accident)	Full limit up to sum insured	Full limit up to sum insured	Full limit up to sum insured
4. Implant surgery for heart, lungs, kidneys, liver and bone marrow (Max per disability/per accident)			
5. Anesthetic including anesthetist fees (Max per disability/per accident)			
6. Continuous medical care at home straight after hospital admission (Max 30 continuous days)	No Cover	10,000	10,000
7. General medical fees including examinations, diagnostic, X-rays, medication blood transfusion, wheelchair and surgical tools (Max per disability/per accident)	Full limit up to sum insured	Full limit up to sum insured	Full limit up to sum insured
8. Doctor bed visitation (Max per day)	1,500	2,000	2,500
9. Specialist consultation (Max per disability/per accident)	Full limit up to sum insured	Full limit up to sum insured	Full limit up to sum insured
10. Pre-hospitalization treatment (within 30 days prior to the hospital admission)	10,000	15,000	20,000
11. Post-hospitalization treatment (within 60 days from the hospital discharge)	10,000	15,000	20,000
<b>Optional Plans</b>			
<b>Out-patient (OPD) Benefits</b>			
General Medical fees including, examination, medication, X-ray, lab test, minor surgery, wound dressing, chemotherapy, radiation and alternative medical as recommended by medical practitioner (Maximum 1 time per day/30 times per year)	1,000	1,500	2,000
<b>Personal Accident Benefits</b>			
Death, permanent total disablement, loss of body limbs and permanent blindness	100,000	150,000	200,000

\* Currency above is in Thai Baht

## GROSS PREMIUM (Excluding Registry fees\*)

Gross Premium for Premier Care Health Plans in Thai Baht			
In-patient (IPD) Coverage			
Age Range	Plan 1	Plan 2	Plan 3
0 - 18	15,119	19,328	24,052
19 - 25	6,047	7,731	9,621
26 - 30	6,147	7,858	9,779
31 - 35	6,841	8,745	10,883
36 - 40	8,947	11,438	14,234
41 - 45	10,707	13,688	17,034
46 - 50	11,649	14,892	18,532
51 - 55	17,250	22,053	27,443
56 - 60	19,580	25,031	31,150
61 - 64	24,190	30,925	38,484
65 - 69	28,453	36,374	45,266
70 - 72	36,979	47,274	58,830
Out-patient (OPD) Coverage			
Age Range	Plan 1	Plan 2	Plan 3
0 - 18	13,920	20,880	27,840
19 - 25	5,162	7,743	10,324
26 - 30	5,162	7,743	10,324
31 - 35	5,162	7,743	10,324
36 - 40	5,401	8,101	10,801
41 - 45	5,664	8,495	11,327
46 - 50	5,950	8,926	11,901
51 - 55	6,452	9,678	12,904
56 - 60	7,504	11,256	15,007
61 - 64	8,507	12,761	17,015
65 - 69	12,546	18,819	25,092
70 - 72	16,298	24,447	32,596
Personal Accident Coverage			
Age Range	Plan 1	Plan 2	Plan 3
0 - 72	172	258	334

\* Registry fee rate

- Premium less than THB 40,000. Registry Fee THB 45.
- Premium More than THB 40,000. Registry Fee THB 90.

## WHY INSURE WITH FORTE-TOKO?

As the premiere insurance company in Laos, Forte-Toko assures you the most reliable and comprehensive insurance services by offering:



Dedicated Professionals



Strong Financial Security



24H Hotline for Emergencies



Efficient Claims Services



Value for Your Money



Multi-lingual Advisors

## FORTE-TOKO LAO ASSURANCE CO., LTD

Vientiane (Head Office)

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## Vientiane (Head Office)

